

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies, and lists state-chartered banks' ATM installations. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

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***BULLETIN  
JULY 30, 2004, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<b><u>RELOCATE MAIN OFFICE</u></b>		
5-25-04	First State Bank of Sharon, Sharon, to move main office from 226 Main Street, Sharon, to 310 Main Street, Sharon	Approved by State Banking Board 7-8-04
<b><u>FACILITY APPLICATION</u></b>		
6-4-04	Dakota Community Bank, Hebron, to establish a facility at 919 South Seventh Street, Bismarck	Hearing to be held before the State Banking Board on 9-28-04 at 11:00 a.m.
<b><u>INTERSTATE BRANCH</u></b>		
7-20-04	State Bank & Trust, Fargo, to establish a facility at 15 North Broadway, Pelican Rapids, MN	Comment period ends 8-11-04. To be acted on by State Banking Board 9-28-03.
<b><u>CHANGE OF CONTROL</u></b>		
7-20-04	Underwood Holding Company, Underwood, to transfer 800 shares	Comment period ends 8-9-04. To be acted on by State Banking Board 9-28-04.
<b><u>BRANCH APPLICATION</u></b>		
5-14-04	Citizens Community Credit Union, Devils Lake, to establish a branch at 230 Foussard Ave. SW, St. John	Approved by State Credit Union Board 7-9-04
5-27-04	Town and Country Credit Union, Minot, to establish a branch in MeritCare South University, 1720 South University Drive, Fargo	Approved by State Credit Union Board 7-9-04
6-21-04	United Savings Credit Union, Fargo, to establish a branch at Lot 3, Block 2 of Eastern Addition in the City of Dilworth, MN	Comment period ends 8-17-04. To be acted on by State Credit Union Board 8-25-04.
6-25-04	Dakota West Credit Union, Watford City, to establish a branch in Washburn	Comment period ends 8-13-04. To be acted on by State Credit Union Board 9-3-04.

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<u>EXPANSION OF FIELD OF MEMBERSHIP</u>		
7-20-04	North Dakota Air National Guard Credit Union, Fargo, to expand field of membership	Preliminary application
7-26-04	Med Park Credit Union, Grand Forks, to expand field of membership	Preliminary application

USURY

The usury rate for unregulated lenders the month of August 2004 is **7.000% (6.779%)\***

***PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).***